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Fennan

PATENT

Customer No. 22,852

Attorney Docket No. 08521.0005

11/2/04

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Robert POLLIN) Group Art Unit: 2166
Serial No.: 09/492,133) Examiner A. Kalinowski
Filed: January 27, 2000)
For: AUTOMATED PAYMENT SYSTEM)
AND METHOD)

Commissioner for Patents
Washington, DC 20231

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INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(c)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(c), and in response to the Request for Information Under 37 C.F.R. § 1.105 dated March 12, 2002, Applicant brings to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed after the events recited in Section 1.97(b) but, to the undersigned's knowledge, before the mailing date of either a Final action, Ex Parte Quayle action, or a Notice of Allowance.

In the Request for Information Under 37 C.F.R. § 1.105 filed March 12, 2002, the Examiner waived the fee and certification requirements under 37 C.F.R. § 1.97.

Accordingly, this Information Disclosure Statement is not accompanied by the fee of \$180.00 as specified by Section 1.17(p). However, should any fees pursuant to 37 C.F.R. § 1.97(c) be required, please charge the fees to our Deposit Account No. 06-0916.

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Copies of the listed documents are attached.

Applicant respectfully requests that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

Except as otherwise noted in the Response to Requirement for Information under 37 C.F.R. § 1.105 filed concurrently herewith, this submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claims in the application and Applicant determines that the cited documents do not constitute "prior art" under United States law, Applicant reserves the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

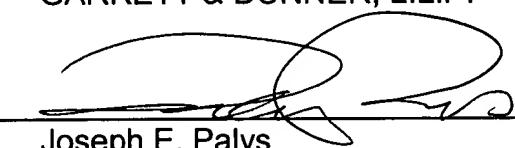
Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

By:


Joseph E. Palys
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Dated: July 12, 2002

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